A

LETTER

TO THE

MEMBERS OF THE SOCIETY

FOR RELIEVING

THE WIDOWS AND ORPHANS

OF

MEDICAL MEN,

IN

LONDON AND ITS VICINITY.

By JAMES WARE, Surgeon, F.R.S.

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1810.

TO

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OF

MEDICAL MEN IN LONDON AND ITS VICINITY.

GENTLEMEN,

THE increasing prosperity of societies instituted for relieving the widows and orphans of such medical men as have not been able to acquire an independence for themselves, must give pleasure not only to their members, but to every one who takes the trouble to think on the subject. Without adverting to common accidents and diseases, the peculiar danger to which medical men are exposed, in consequence of the nature of their profession, and the many obstacles which oppose a productive establishment when medical practitioners are young, render societies of this kind among them, in an eminent

degree, important and useful. It was only however within the last thirty years, if I am rightly informed, that such societies began to be instituted in this kingdom.* The county of Norfolk

* In Dublin there is not even now any society for this purpose.—But in Edinburgh, Letters Patent were granted by his Majesty to the Royal College of Surgeons of that city, (which was composed of about forty members only) so far back as the year 1777, authorising them to collect 5*l.* annually from every member, and to separate 25*l.* per year from the funds of the college, in order to raise a fund for relief of their widows and orphans. It was then fixed that their capital should consist of 4,500*l.*; their widows receive an annuity of 25*l.* per year; and their orphans, under 16 years of age, have 100*l.* divided among them. But in 1788, an act of parliament was obtained, not only confirming the grant of the Letters Patent, but authorising them to raise 11000*l.* for their capital stock, and directing that the widows should receive 40*l.* per year, instead of 25*l.* It fixed the subscription of members at 5*l.* per year, as it was before, but confined the payment of it to 24 years; and it directed 1*l.* to be separated annually from the funds of the College, on account of each member, instead of confining the sum to 25*l.* Many other regulations of the Edinburgh Society appear to be humanely and wisely adapted to answer their purpose; but as they cannot be applied to the London Society, I shall not trouble the reader with the recital of them in this place.

set the example: Hertfordshire and Essex soon followed: and in the year 1788, a Society of this kind (to the Members of which I beg leave to address the present letter) was instituted in this metropolis. It met the approbation and encouragement of a very considerable number of practitioners in the three departments of physic, surgery, and pharmacy; and in less than a year it consisted of upwards of 60 Members, among whose names may be found those of the most eminent men who at that time practised in the profession. From the period above mentioned to the present there has been every year an accession to its numbers; and we have now the satisfaction to find, that it has on its list the names of 276 Members; and has accumulated a capital of *seventeen thousand* pounds in the three per cent consolidated annuities, and *two hundred* pounds in the navy five per cents. During this time the Society has not been occupied solely in accumulating a capital, though this appears to be essential to its stability; but it has distributed 2731*l.* 4*s.* sterling, in different proportions and at different

times amongst its necessitous widows and orphans.—In such a state, the Society may with great justice be called prosperous; but prosperity has its snares, and in innumerable instances it has proved a state of danger, to societies as well as to individuals. It has too often led to negligence in the management, and profusion in the expenditure; and either of these, if long indulged, must destroy usefulness, and endanger safety. But better hopes may justly be entertained of this Society; and I would fain anticipate the time, when it shall afford more ample aid, than has hitherto been given, to those unfortunate persons who become the objects of its care and concern.—With a view to advance this important design, I beg leave to address briefly the Society on two points, which appear to be intimately connected with its well doing:—first, on the striking difference that prevails between the number of medical men resident in London and its vicinity, and the number of those who belong to this Society; —and, secondly, on the absolute necessity of increasing the capital of the Society, as the only

means of enabling it, not merely to augment the donations to its widows and orphans, but to secure to them the very moderate allowance which they at present receive from it.

When this Address was read to the Court of Directors, in June last, I took the liberty to introduce a third part, on the duties incumbent on the members of this Court, and on its high importance to the prosperity of the Institution; but as the remarks on this subject do not apply to the Members in general, they are not here repeated. I only beg leave to congratulate the Society on the regular and punctual attendance of a very considerable number of its Officers and Directors, at all their different meetings, during the last and present year; and to renew the wish I expressed, and which I made with much sincerity, that when the year for which I have the honour to be elected its President is closed, this office may be conferred on some person of greater eminence and superior abilities: and with regard to myself, I shall always with pleasure render the Institution my

best service in any other office to which it may be pleased to call me.

I proceed to point out the difference which prevails at the present time between the number of medical men in London and its vicinity, and the number of those who belong to this Society.

The number of the fellows and licentiates of the College of Physicians, resident in London and its vicinity, appears by their list of the last year, as nearly as I have been able to calculate it, to be 98

That of surgeons, on the list of their College, resident, like the former, in London and its vicinity, is 360

And that of apothecaries on the list of their society, who are not surgeons, and reside like the former, is 168

Making a total number of . . 626

Now it appears by the list printed by the Society in the year 1808,* that the number of

* No list was printed in the year 1809.

its Members was then 276 ; which being deducted from 626, it follows that not fewer than *three hundred and fifty* medical men (without adverting to those who practise within the limits above mentioned, and derive their qualifications from service in the army or navy,) are still unconnected with this Institution. They neither contribute to its support, nor can their families, in any state of need or distress, receive assistance from it. It can scarcely be supposed, that any of these are ignorant of the existence of such an Institution; but I fear many of them entertain mistaken ideas of its intention and utility.* If these were fairly stated, I think it could not be necessary to urge entreaties on any to come among us. The Society stands on much too high a ground to need solicitations on its own account. It has among its Members many of the most able,

* A copy of the laws and present state of the Society may be procured by an application to Mr. Chamberlaine, its Secretary, at his house in Aylesbury-street, Clerkenwell ; and a new edition of it will be soon printed.

eminent, and worthy, in every department of the profession; it has property, when put together, which amounts to upwards of 17,500*l.* in the three per cent consolidated annuities. It gives away at present nearly 300*l.* sterling per year, and hopes soon to give much more; and it is enabled to make annually a very considerable addition to its capital, in order to render the Institution permanently useful:—not confining its views to the widows and orphans who are now relieved by it, but extending them to those also who may unfortunately be left by its present or future members, under the painful necessity of applying for its assistance. The bare mention of an Institution so constituted, so established, and, I trust, so governed, should excite a desire and even an ambition in every medical man, be his situation in life whatever it may, to lend it a helping hand.

I next beg you to consider the necessity of increasing the capital of the Society; in order to enable it not only to augment the donations to its widows and orphans, but to secure

to them the very moderate allowance which they at present receive from it.

Here give me leave to bring to your recollection the fate of other societies, once as prosperous and as promising as ours now is. Dr. Price* informs us that the number of the members of the Laudable Society for the benefit of widows was reduced in 1791, after having existed 30 years, from 700 to 330. It then had 217 annuitants; and, by an improvidence in its expenditure, its annual outgoings exceeded its annual income 1740*l.* The Amicable Society for the benefit of age, from a similar cause, was obliged to reduce its annuities from 28*l.* to 8*l.*; and the Laudable Society, instituted for a similar purpose, from 44 to 6 guineas.*

* Price on Reversionary Payments, &c. 5th edit. General Introduction, page 17.

† In the year 1690, the Company of Mercers in London adopted the following scheme.—For 100*l.* in *one present payment*, they entitled every subscriber to a life annuity for his widow of 30*l.* At this time money bore an interest of eight per cent. As the interest of money sunk, they sunk also the annuity, first to 25*l.*, and then to 20*l.*, and to 15*l.* But at last, after carrying on the scheme for above

Such examples ought surely to put us on our guard: and we have the authority of Mr. Morgan, the Actuary to the Equitable Assurance Office, to say, that "the increasing funds of a "society like ours, for the first 20 or 30 years "of its existence, afford no proof of its stability. If new members are continually admitted as old ones drop off, the number of "widows will not arrive at its maximum in less "than 70 or 80 years; so that its funds ought "to increase during the whole of this term in "order to make it secure."

50 years, finding the burden of the annuities too heavy, and likely to go on increasing, they were obliged to drop the scheme and to stop payment. Dr. Price makes the following remark on the failure of this scheme:—"It is "in vain to form such establishments with the expectation of seeing their fate determined soon by experience. "If not more extravagant than any ignorance can well "make them, they will go on prosperously for 20 or 30 "years; and, if at all tolerable, they may support themselves for 40 or 50 years; and at last end in distress "and ruin. No experiments, therefore, of this sort "should be tried hastily. All inadequate schemes lay "the foundation of *present* relief on *future* calamity, and "afford assistance to a *few*, by disappointing and oppressing *multitudes*." Page 106.

Upon examining the list of our Members in June, 1810, it appears that ninety-seven have died since the commencement of the Institution in 1788. Of this number, twenty-one have left families, who were under the necessity of applying to the Society for assistance ;* and thirteen are at this time on the list of its half yearly applicants, eight being dead, or having an adequate provision in some other way. From hence alone it seems evident, without entering into a minute calculation, that the Society must not expect, in future, to have on

* In the first 4 years, from 1788 to 1792, there were	10 deaths, and	1 application.
In the second ditto, from 1792 to 1796, there were	18 ditto, and	1 ditto.
In the third ditto, from 1796 to 1800, there were	16 ditto, and	3 ditto.
In the fourth ditto, from 1800 to 1804, there were	19 ditto, and	6 ditto.
In the fifth ditto, from 1804 to 1808, there were	20 ditto, and	7 ditto.
And in the last 2½ years, to Midsummer 1810, there were	14 ditto, and	3 ditto.
Total	97	21

its list of pensioners a smaller number than one family in every *seven* deaths of its Members; and when it is considered that the proportion of opulent men who became Members of the Institution in its infancy was much greater than it has been in later years, there is reason to fear, that the applications may be still more numerous, and may come from one family in every *six* deaths. According to the common course of events, these deaths will be more numerous as the Society becomes older; and as it consists at present of 276 Members,* it is far from improbable, that before twenty more years are ended, it will be called to relieve, on the most moderate calculation, thirty or perhaps thirty-five families, instead of thirteen, its present number: and if we suppose 25*l.* per year to be the average grant to each widow or family, as it now is, the Society will incur an annual charge, on their account alone, of between *eight and nine*

* This was the number when the last list was printed in the year 1808: and the difference between the number at that time and the present is not considerable.

hundred pounds; to which sum must be added the expence of apprenticing children, assisting decayed Members, and defraying the ordinary expences of the Society, in order to make up the annual amount of its expenditure. To answer these various purposes, without adverting to an increase in donations to the widows, which must be earnestly wished by all, it will, I think, be admitted, that the Society cannot be tolerably secure until it possess a capital of at least *thirty thousand* pounds, in the three per cent consolidated annuities;—and, in order to insure its stability, this capital should be made inalienable, as far as it can be so rendered by human prudence.*

* I regret that the two Societies mentioned in the beginning of this Letter, which were instituted for a similar purpose with our own, begin to perceive too plainly the ill effects of acting on a different plan. Guided by the benevolent but hasty feelings of the moment, and paying too little regard to future contingencies, they have given away, in many successive years, much more than was consistent with either their stability or permanent usefulness. In consequence of this it appears, by printed statements, that the Society of the united counties of Herts

At the General Court in April last, an original law of the Society, which obliged Annual

and Essex, which was instituted in 1786, has a capital at this time of only 4,800*l.* in the three per cent consolidated annuities, producing 144*l.* per year; which is their only fixed income. It has 288 subscribers of a guinea each, but only 128 of these are medical men; many having declined, as I have been informed by one of its Vice-Presidents, to pay their subscriptions; and of those that remain, few only attending to the business of the Society. The whole amount of its income in the last year arising from subscriptions, donations, and dividends, was 461*l.* 4*s.* 6*d.*; and of this sum it paid 361*l.* 2*s.* in different proportions to fifteen widows and orphans of deceased Members; to which sum 45*l.* 17*s.* being added, to defray the expences of carrying on the business of the Society, it left only 54*l.* 5*s.* 6*d.* to be added to its capital. Agreeably to a remark I have above made relative to our own Society, there is reason to believe, before twenty more years are ended, the Herts and Essex Society will have to relieve, if it exist so long, 30 or perhaps 40 families, instead of its present number of 15; and since, without a great change in its management, there will be no essential addition to its fixed income, but on the contrary a diminution in the number and subscription of its Members, there must either be a great defalcation in the donations to the widows and orphans, or its little capital must be broken into; and either of these events will produce so unfavourable an effect on the Institution, as to hazard its existence, if it do not produce its annihilation.—A si-

Subscribers to continue the payment of two guineas per year during life, was annulled, and a new law introduced, permitting the payment to be discontinued after the termination of twenty-five years. This alteration, when first proposed, did not appear to me to be advisable; but on more maturely considering it, and comparing the value of an annual subscription of

milar remark may be made on the Norfolk Society. By its printed list of the last year its present capital consists of 2,600*l.*, in the four per cent an uities, producing 104*l.* per year, which is its only fixed income. The number of its Members, exclusive of 11 who had compounded for annual payment, was 88, and the subscription of these amounted only to 81*l.* 18*s.* When to this sum 38*l.* 17*s.* collected from Subscribers who are not Members, and 104*l.* the dividend on its capital, are added, they amount to 324*l.* 5*s.*, which sum constituted the whole of its income for the last year; and with it, it had to relieve the necessitous families of thirteen deceased Members. The prospect of an addition to the number of its widows, and of a diminution not only in that of its Members, but in the amount of its capital, and the danger which hence arises to the stability and usefulness of the Institution, apply, with equal strength, to this Society as they do to that of Herts and Essex; and I earnestly hope they may induce both Societies to adopt, before it be too late, some plan, by means of which the evils that threaten them may be averted.

two guineas for 25 years, with the payment of twenty guineas at one time, which last sum constitutes a Life Subscriber, I believe the alteration to be neither unjust nor improper. Closeness of proportion is not necessary; and as the Members of the Society have liberty of choosing either to be Life Subcribers, or Annual Subscribers, no essential injury can be done in either case.—But I wish to consider the subject in another view; and I beg leave to ask, if one or the other of these, that is, if the annual subscription of two guineas, or the payment of twenty guineas in lieu of annual payments, be adequate to answer the demands which are soon likely to come upon the Society?—It must I think at once appear in a high degree inadequate, if the interest derived from its capital in the funds be not added to it. Many gentlemen will recollect that in consequence of a law which was approved by the General Court about ten years ago, and which permitted Annual Subscribers to cease their contributions after continuing them fifteen years, (which law was abolished in 1803) no less than sixty-six

Members took the benefit of it*; in consequence of which, the income of the Society suffered a diminution, almost suddenly, of 138*l.* 12*s.* per year. The unfavourable operation of this law has not yet wholly ceased; and that of the new law will of course tend, in the progress of time, to make a further diminution in its income. It affords therefore an additional argument to induce the Society to make itself, as far as is possible, independent of subscriptions, by securing an adequate funded property;—and in order to advance this important object, I would fain urge on its friends to encourage voluntary donations from those who are opulent; and particularly from those who, in consequence of their connection with the Medical profession, may naturally be supposed to have an inclination to afford an Institution like this their benevolent aid.†

* Dr. Baillie, Mr. Abernethy, and Mr. Ferick, continue their subscription of two guineas per year, though they might have been excused by the law above mentioned.

† The Society has been favoured with many small donations from gentlemen both in the profession of medicine

On looking over the list of new Members in the last two or three years, I am happy in thinking, that the greater number came into the Society from the sole motive of contributing to diminish distress, and without any reasonable expectations that their own families should ever have occasion to solicit assistance from it. God only knows, however, how soon the most independent may be brought low. But I heartily wish I could influence those who are affluent, and particularly those who have no children, to recollect this Society when they make a testamentary disposition of their property. Medical men are brethren in the profession; and perhaps gratitude for Providential blessings received in the practice of the profession, can in no way be

and out of it; and it is particularly indebted to Isaac Hawkins Browne, Esq. M. P. and the Rev. Dr. Gisborne, executors of the will of the late Isaac Hawkins, Esq., of Burton-upon-Trent, for their liberal donation of 1500*l.* in the three per cent consols, being part of a sum bequeathed by the said I. H. to be laid out in charitable purposes, at the discretion of his said executors. I ought not to omit also that Mrs. Baillie, the wife of Dr. Baillie, has lately favoured the Society with a donation of thirty guineas,

expressed more evidently than by appropriating a part of that which has been thus acquired, to the relief of the families of those, who, in the same line of life with themselves, have been less successful, though perhaps not less meritorious. I sometimes think that the little assistance which the Society has hitherto received from its deceased rich members, can only have proceeded from forgetfulness, at the time their wills were made, that the Society to which we belong, and for which I would fain plead, had an existence. How otherwise can the omission of the Society's name be accounted for in the wills of seven or eight worthy and opulent men, who were Members of it, and who died without leaving a single child, in the whole number, to inherit property that amounted to nearly half a million of money. Had these gentlemen recollected when they made their wills, the rock out of which a great part of their fortune was hewn, and had they considered how many have been digging in this rock for years, and at length have died in comparative penury, I cannot help thinking they would have been disposed to de-

vise a small portion of their wealth to this Society, to enable it to afford more effectual relief than it can now give to the widows and orphans of their deceased and unfortunate brethren. Happy might it have been for these widows and orphans, if such a hint had at that time been given them.

Although, as I have just said, most of the gentlemen who have lately joined the Society, appear to have come into it solely from a desire of adding their mite to the common stock, and without any reasonable prospect of their own families needing help from it, I heartily wish to see an addition to its list of many others of a different description; of men who are entering on the practice of their profession; or who, if entered upon it, have not yet had an opportunity of accumulating an independence. Many such, as has been stated above, there undoubtedly are in this city and its vicinity, who are unconnected with us: and I conceive that it would be an act of kindness in the Members of the Society to make such persons acquainted, as they

have opportunity, with the existence and utility of an Institution like this; an Institution which opens its arms to receive them; offers them a participation in the advantages of its capital; and asks a subscription much less than proportionate to the contingent advantage which it offers, and very much less than would be required for a similar reversionary prospect by any respectable Annuitant Society in this kingdom. It asks the subscription, in part, undoubtedly, in order to enable it to increase its capital; and, in part, to assure itself of the good will and good intentions of the Subscribers:—but it cannot for a moment entertain an idea, that the subscription is equivalent to the contingent advantages that are offered in return for it.* In confirm-

* Some worthy Members of the Society have expressed a wish that the Court of Directors, instead of confining their donations to the widows and orphans of the Members of the Institution, might have power to afford assistance to the widows and orphans of all medical men who are in distress. But they should recollect that benevolence itself must have some limit, and be governed by some rules, if it be meant to afford real service. If the widows and orphans of all medical men were eligible to receive

ation of this remark, I beg leave to refer to that column in the last printed report of the Society, in the year 1808, which states the benefits that several widows and orphans have already derived from it. It will there be seen that the family of one Member who paid only two guineas, has received from it 321*l.*; the family of another, who paid only three guineas, has received 390*l.*; and that of a third, who paid only five guineas, has received 252*l.* 10*s.*; and the families of twelve Members, who together paid only 125 guineas, have received 2340*l.*; most of these still annually receiving further assistance from it. I beg leave to refer also to Dr. Price's accurate Remarks on Reversionary Payments, and on Schemes for providing Annuities for Widows, &c. In the 5th edition, vol. i.

assistance from the Society, the donations to the widows and orphans of our own Members, small as they now are, must, of necessity, be much more confined; and, if this were admitted, it is to be feared, that the subscriptions of many who now belong to the Society, from the laudable hope that their widows and orphans may receive assistance if they need it, and who can well afford to pay the trifle that is expected from them, would be witheld from it.

page 27, he says, "If a mean annual payment, "beginning immediately, be fixed at *five gui-* "*neas*, a corresponding life annuity for a widow "will be only twelve pounds if the contributor "live a year, and twenty-four pounds if he live "seven years;" and, according to another calculation, the Dr. says, "It should be only "twenty pounds if he live seven years." Dr. Price also observes, page 98, that "for an "annual payment, beginning immediately, of "*four guineas* during marriage, and also for a "guinea and a half in hand, on account of "each year that the age of the husband exceeds "the age of the wife, every married man under "forty years of age may be entitled to an an- "nuity for his widow* during life of *five* "*pounds* if he live a year, of *ten pounds* if he "live three years, and of *twenty pounds* if he "live seven years." These quotations are

* It is important to take notice, that the provision above mentioned is only meant for the widow, and that nothing is allowed for the children.

alone, I think, fully sufficient to ascertain the beneficial tendency of our Institution, and they serve to prove, that, though it partakes of the nature of an annuitant Society, it is also eleemosynary, or benevolent, in a very high degree, to those who are so unfortunate as to need its assistance.

Before I conclude I cannot refrain from adverting to a practice now abolished, but which I hope, at some future period, the Court of Directors will take the trouble to reconsider; that of permitting donations to the Society to be received at the Anniversary Dinner.* By this observation, I do not mean the practice pursued at some such dinners, of presenting a plate for the reception of a donation from each individual who is present;—nor a donation from the Board of Stewards collectively, which conveys a sort of obligation on the individuals who

* The laws direct that the mode of conducting the dinner shall be determined at the Court of Directors that meets in September.

compose it;—nor, in short, the smallest degree of constraint on any. I merely wish to have the propriety considered of permitting a declaration by the Presiding Officer on the occasion, that he is willing to receive donations, for the benefit of the Society, from such gentlemen as are disposed to give them. Benevolence can never injure either conviviality or hilarity; and, if gentlemen are disposed to be benevolent, an opportunity is afforded on these occasions to exercise it in a direct and easy manner. Such a measure is sanctioned by the practice of almost every Society that is constituted for a benevolent purpose;* and the experience of

	£.	s.	d.
* The Sons of the Clergy, in addition to 391*l.* 11*s.* 6*d.* which was received at the Church, on the last Anniversary, collected after dinner	466	7	8
The London Hospital, in addition to 42*l.* 10*s.* collected at the Chapel, and 780*l.* 16*s.* received in the course of the year in legacies and benefactions, collected after dinner	1476	14	0
The Marine Society collected after dinner	679	18	0

The

our own Institution, at the three Anniversaries at which it was permitted, does not disprove its utility. At the first of these 48*l.* were contributed; at the two last larger sums; and I am persuaded still larger would every year be given, if the measure were patronised by the Court of Directors, and duly enforced by the gentleman who presides on the occasion. With the addition which this would make to the income of the Society, I think it highly probable that it would soon be able, without any interference with its stability or prosperity, to increase the donations to its widows and orphans; to whom I earnestly hope, twenty-four pounds, instead of twenty pounds, may, ere long, be the smal-

	£.	s.	d.
The Orphan School in the City Road, in addition to 47*l.* 14*s.* 2*d.* which was received at the Chapel, collected after dinner, merely in consequence of a declaration from the President in the way that has been proposed above ..	388	10	0
And the School for the Indigent Blind in St. George's Fields, collected in the same way ...	463	2	0

lest annual grant; and an addition of four pounds be made for every child under the age of 16 years, until the total grant amount to forty pounds per year.

I beg leave to submit these hints to the consideration of the Members of the Society, and I have the honour to be, with great respect,

GENTLEMEN,

Your obliged and faithful humble Servant,

JAMES WARE.

New Bridge-Street,
August 18, 1810.

I TAKE the present opportunity to acknowledge the receipt of thirty guineas, which were sent to me, a few days ago, by Mr. Burrows, of Bloomsbury-square, as a donation from a small Friendly Medical Society to the Society for relieving the Widows and Orphans of Medical Men in London and its vicinity.

And for the information of those gentlemen who do not belong to the Society, it may be proper to add, that it

consists of Physicians, Surgeons, and Apothecaries, resident in London, or within seven miles of it:—Candidates for admission into it must be recommended by Two Members on their personal knowledge:—they must be proposed at one of the Quarterly Courts of Directors, and ballotted for at the next:—and these Courts meet on the third Wednesday in March, June, September, and December.

Subscriptions and Donations are received by the Treasurers, Dr. Denman, Dr. J. Sims, and Dr. Dennison, —and by Mr. George Hunt, Collector, No. 2, Cock-court, Ludgate-hill.

And to such as are inclined to become Benefactors by Will, the following form is recommended as proper:

"I give and bequeath to the President, Vice-Presi-"dent, Treasurers, and Members of the Society for re-"lieving the Widows and Orphans of Medical Men in "London and its vicinity, the sum of , "which I desire may be paid out of my personal estate, "and applied to the purposes of the said Society."

N. B. Devises of land, or money charged on land, or to be laid out in land, are void by the Statute of Mortmain.

C. Baldwin, Printer, New Bridge-street, London.